

Information to identify the case:			
Debtor 1:	Alonzo F. Brown		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	25-12402-MEH		
	Social Security number or ITIN:	xxx-xx-5891	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	3/7/25

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alonzo F. Brown	
2. All other names used in the last 8 years		
3. Address	87 Middlebury Lane Willingboro, NJ 08046-2932	
4. Debtor's attorney Name and address	Jeanie D. Wiesner Sadek & Cooper 1500 JFK Blvd. Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: jeanie@sadeklaw.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 3/8/25

For more information, see page 2

Debtor **Alonzo F. Brown**

Case number **25-12402-MEH**

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p>	<p>April 3, 2025 at 12:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 807 540 1358, Click on JOIN using passcode 8954134040, or call 1-609-766-9830</p> <p>For additional meeting information go to https://www.justice.gov/ust/moc</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 6/2/25</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <hr/> <p>Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 5/16/25</p> <p>Deadline for governmental units to file a proof of claim: Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</p> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
<p>9. Filing of plan</p>	<p>The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.</p>
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>

In re:
Alonzo F. Brown
Debtor

Case No. 25-12402-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 10, 2025

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2025:

Recip ID	Recipient Name and Address
db	Alonzo F. Brown, 87 Middlebury Lane, Willingboro, NJ 08046-2932
520578759	+ Auto Use, Attn: Bankruptcy, 45 Haverhill St, Andover, MA 01810-1499
520578773	First Electronic Bank, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
520578788	+ Shannon Pierce, 615 W 2nd Street, Palmyra, NJ 08065-2401
520578791	Synchrony Bank, Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869
520578796	+ Vincent Cutietta, 11 Ascot Drive, Cinnaminson, NJ 08077-4541

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jeanie@sadeklaw.com	Mar 10 2025 21:07:00	Jeanie D. Wiesner, Sadek & Cooper, 1500 JFK Blvd., Ste 220, Philadelphia, PA 19102
tr	Email/Text: bnc@russotrustee.com	Mar 10 2025 21:11:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 10 2025 21:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 10 2025 21:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520578756	Email/Text: Bankruptcy@absoluteresolutions.com	Mar 10 2025 21:07:00	Absolute Resolutions, 591 Camino De La Reina, Suite 1219, San Diego, CA 92108
520578757	Email/PDF: AffirmBKNotifications@resurgent.com	Mar 10 2025 21:15:01	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520578758	Email/PDF: bncnotices@becket-lee.com	Mar 10 2025 21:32:09	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
520578760	+ EDI: BANKAMER2	Mar 11 2025 00:49:00	Bank of America, Attn: Bankruptcy, 100 N Tryon St, Charlotte, NC 28202-4036
520578761	Email/Text: caineweiner@ebn.phinsolutions.com	Mar 10 2025 21:09:26	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Fl 4, Sherman Oaks, CA 91411-2532
520578762	EDI: CAPITALONE.COM	Mar 11 2025 00:43:00	Capital One, P.O. Box 85520, Richmond, VA 23285
520578762	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 10 2025 21:15:28	Capital One, P.O. Box 85520, Richmond, VA 23285
520578763	EDI: CAPITALONE.COM	Mar 11 2025 00:43:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520578763	Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0312-3

User: admin

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Total Noticed: 46

		Mar 10 2025 21:14:35	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520578764	+ EDI: CAPITALONE.COM		
		Mar 11 2025 00:43:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
520578764	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Mar 10 2025 21:31:34	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
520578765	EDI: JPMORGANCHASE		
		Mar 11 2025 00:43:00	Chase Auto Finance, Attn: Bankruptcy, 700 Kansas Ln, Monroe, LA 71203-4774
520578765	Email/PDF: ais.chase.ebn@aisinfo.com		
		Mar 10 2025 21:15:18	Chase Auto Finance, Attn: Bankruptcy, 700 Kansas Ln, Monroe, LA 71203-4774
520578766	EDI: WFNNB.COM		
		Mar 11 2025 00:49:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520578767	EDI: WFNNB.COM		
		Mar 11 2025 00:49:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520578768	Email/Text: bankruptcy@connexuscu.org		
		Mar 10 2025 21:11:00	Connexus Credit Union, Attn: Bankruptcy, PO Box 8026, Wausau, WI 54402-8026
520578769	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Mar 10 2025 21:10:00	Dept of Education/Neln, PO Box 82561, Lincoln, NE 68501-2561
520578770	Email/Text: operationsclerk@easypayfinance.com		
		Mar 10 2025 21:07:00	Easy Pay/Duvera Collections, Attn: Bankruptcy, PO Box 2549, Carlsbad, CA 92018-2549
520578771	EDI: BLUESTEM		
		Mar 11 2025 00:49:00	Fingerhut, Attn: Bankruptcy, PO Box 0260, Saint Cloud, MN 56395-0260
520578772	EDI: BLUESTEM		
		Mar 11 2025 00:49:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
520578775	EDI: JEFFERSONCAP.COM		
		Mar 11 2025 00:49:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
520578776	+ Email/Text: BKNotice@ldvlaw.com		
		Mar 10 2025 21:09:00	Lyons Doughty & Veldhuis, 136 Gaither Dr., Ste 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
520578777	Email/Text: bankruptcydpt@mcmcg.com		
		Mar 10 2025 21:10:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
520578778	EDI: MAXMSAIDV		
		Mar 11 2025 00:43:00	Navient, Attn: Claims/Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
520578779	EDI: NFCU.COM		
		Mar 11 2025 00:49:00	Navy Fcu, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
520578780	EDI: NFCU.COM		
		Mar 11 2025 00:49:00	Navy Fcu, Attn: Bankruptcy, PO Box 3302, Merrifield, VA 22119-3302
520578781	EDI: NFCU.COM		
		Mar 11 2025 00:49:00	Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3302, Merrifield, VA 22119-3302
520578782	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Mar 10 2025 21:10:00	Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
520578784	Email/Text: signed.order@pfwattorneys.com		
		Mar 10 2025 21:08:00	Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
520578783	^ MEBN		
		Mar 10 2025 20:56:03	Paypal Credit, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
520578785	Email/Text: caineweiner@ebn.phinsolutions.com		
		Mar 10 2025 21:09:26	Progressive, Attn: Bankruptcy, 5805 Sepulveda Blvd, Fl 4, Sherman Oaks, CA 91411-2532
520578786	Email/Text: EBN@seliplaw.com		
		Mar 10 2025 21:09:00	Selip & Stylianou LLP, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653
520578787	Email/Text: credit-bureau-reporting-disputes@sezzle.com		
		Mar 10 2025 21:07:00	Sezzle, Attn: Bankruptcy, PO Box 3320, Minneapolis, MN 55403-0320

District/off: 0312-3

User: admin

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520578789	+ Email/Text: bncnotices@stengerlaw.com	Mar 10 2025 21:08:00	Stenger & Stenger, P.C., 2618 East Paris Ave SE, Grand Rapids, MI 49546-2458
520578790	EDI: SYNC	Mar 11 2025 00:43:00	Synco/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520578790	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 10 2025 21:15:17	Synco/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520578792	+ EDI: SYNC	Mar 11 2025 00:43:00	Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020-6425
520578792	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 10 2025 21:32:27	Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020-6425
520578793	EDI: SYNC	Mar 11 2025 00:43:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520578793	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 10 2025 21:15:16	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520578794	Email/Text: bankruptcies@uplift.com	Mar 10 2025 21:08:00	Uplift Inc, Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869
520578797	EDI: BLUESTEM	Mar 11 2025 00:49:00	Webbank/Gettington, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
520578798	Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Mar 10 2025 21:15:02	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Dr, Raleigh, NC 27607-5066

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520578774		First Premier Bank
520578795	*P++	UPLIFT INC, 2 N CENTRAL AVE FL 10, PHOENIX AZ 85004-4422, address filed with court:, Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2025

Signature: /s/Gustava Winters